



General Assembly

January Session, 2011

Proposed Bill No. 5274

LCO No. 1125

Referred to Committee on Banks

Introduced by:

REP. JANOWSKI, 56th Dist.

**AN ACT CONCERNING CONSUMER REPORTING AGENCIES AND
THE PROVISION OF CONSUMER FILES TO CONSUMERS.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1 That the general statutes be amended to require that consumer
- 2 reporting agencies contact the consumer and provide him or her with
- 3 information on how to obtain a disclosure copy of his or her consumer
- 4 report at no charge, provided either of the following events occurs
- 5 within a twelve-month period: (1) The consumer reporting agency has
- 6 received eight credit inquiries pertaining to the consumer; or (2) the
- 7 consumer reporting agency has received a report that would add
- 8 negative information to a consumer's file.

Statement of Purpose:

To require consumer reporting agencies to send a free copy of a consumer's report to the consumer, per twelve-month period, provided certain conditions have been met.